

**Information to identify the case:**

Debtor 1 **Ronald S. McAdams**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **14-70275-JAD**

Social Security number or ITIN **xxx-xx-1756**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald S. McAdams

6/24/19

**By the court:**

**Jeffery A. Deller**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ronald S. McAdams  
 Debtor

Case No. 14-70275-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: mgut  
Form ID: 3180WPage 1 of 2  
Total Noticed: 31

Date Rcvd: Jun 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db +Ronald S. McAdams, 113 W. Brown Street, Blairsville, PA 15717-1406  
 13840864 +Bank Card Services, PO Box 84049, Columbus, GA 31908-4049  
 13888349 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13840868 +First Bankcard, PO Box 2557, Omaha, NE 68103-2557  
 13852155 +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,  
 1500 One PPG Place, Pittsburgh, PA 15222-5413  
 13846191 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197-0003  
 13889448 S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 13889447 +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940  
 13840872 +S&T Bank, PO Box 469, Indiana, PA 15701-0469

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jun 25 2019 02:33:58 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 13840867 EDI: BANKAMER.COM Jun 25 2019 06:13:00 FIA Card Services, PO Box 15019,  
 Wilmington, DE 19886-5019  
 13885253 +E-mail/Text: bankruptcy@cavps.com Jun 25 2019 02:34:23 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13840865 EDI: CHASE.COM Jun 25 2019 06:13:00 Chase Card Service, Card Member Services,  
 P. O. Box 15153, Wilmington, DE 19886-5153  
 13840866 +EDI: DISCOVER.COM Jun 25 2019 06:13:00 Discover Bank, PO Box 71084,  
 Charlotte, NC 28272-1084  
 13845224 EDI: DISCOVER.COM Jun 25 2019 06:13:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13840869 E-mail/Text: bankruptcynotice@fcbanking.com Jun 25 2019 02:33:39 First Commonwealth Bank,  
 PO Box 400, Indiana, PA 15701  
 13840870 +EDI: RMSC.COM Jun 25 2019 06:13:00 GE Captial Retail Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 13915488 EDI: RESURGENT.COM Jun 25 2019 06:13:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13840871 EDI: RMSC.COM Jun 25 2019 06:13:00 Lowe's/GECRB, P.O. Box 530914,  
 Atlanta, GA 30353-0914  
 13903507 EDI: NAVIENTFKASMSERV.COM Jun 25 2019 06:13:00 Navient Solutions, Inc., P.O. Box 9640,  
 Wilkes-Barre, PA 18773-9640  
 13898625 EDI: PRA.COM Jun 25 2019 06:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13867677 EDI: Q3G.COM Jun 25 2019 06:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13840875 EDI: NAVIENTFKASMSERV.COM Jun 25 2019 06:13:00 Sallie Mae, PO Box 13611,  
 Philadelphia, PA 19101  
 13924583 EDI: SALLIEMAE BANK.COM Jun 25 2019 06:13:00 Sallie Mae, P.O. Box 3319,  
 Wilmington, DE 19804-4319  
 13840876 +EDI: RMSC.COM Jun 25 2019 06:13:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942  
 13840877 +EDI: SEARS.COM Jun 25 2019 06:13:00 Sears Card, PO Box 183081, Columbus, OH 43218-3081  
 13840878 +EDI: SEARS.COM Jun 25 2019 06:13:00 Sears Mastercard, PO Box 183082,  
 Columbus, OH 43218-3082  
 13840879 +EDI: STFM.COM Jun 25 2019 06:13:00 State Farm Bank, PO Box 77404,  
 Trenton, NJ 08628-6404  
 13920096 +EDI: STFM.COM Jun 25 2019 06:13:00 State Farm Bank F.S.B., c/o Cenlar FSB,  
 425 Phillips Boulevard, Ewing, NJ 08618-1430  
 13840882 EDI: TFSR.COM Jun 25 2019 06:13:00 Toyota Financial Services, PO Box 5855,  
 Carol Stream, IL 60197  
 13850201 EDI: TFSR.COM Jun 25 2019 06:13:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr State Farm Bank F.S.B.  
 13840880 Tiffany Nicholson  
 13840881 Tiffany Nicholson  
 cr\* +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,  
 1500 One PPG Place, Pittsburgh, PA 15222-5413  
 cr\* +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940  
 cr\* Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319  
 13840873\* +S&T Bank, PO Box 469, Indiana, PA 15701-0469  
 13840874\* +S&T Bank, PO Box 469, Indiana, PA 15701-0469

TOTALS: 3, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-7

User: mgut  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor State Farm Bank F.S.B. andygornall@latouflawfirm.com  
Brett A. Solomon on behalf of Creditor First Commonwealth Bank bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
David W. Raphael on behalf of Creditor S&T Bank draphael@grenenbirsic.com,  
mcupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmllawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Ronald S. McAdams julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Matthew John McClelland on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 9